

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 17-10474-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Germano III  
424 Holly Drive  
Atco, NJ 08004

Social Security No.:  
xxx-xx-3263

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr. on:

Date: 1/17/19  
Time: 02:00 PM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
Andrew Thomas Archer, Debtor's Attorney

**COMMISSION OR FEES**  
Fees: \$2,437.50

**EXPENSES**  
\$40.00

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Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: December 18, 2018  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Joseph Germano, III  
Debtor

Case No. 17-10474-JNP  
Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0312-1      User: admin      Page 1 of 2      Date Rcvd: Dec 18, 2018  
Form ID: 137      Total Noticed: 36

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db +Joseph Germano, III, 424 Holly Drive, Atco, NJ 08004-2002  
cr +Nationstar Mortgage LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suit # 100,  
Boca Raton, Fl 33487-2853  
lm +NationstarRobertson, Anschutz & Schneid, PL, 6409 Congress Avenue , Suite 100,  
Boca Raton, FL 33487-2853  
516586195 +Aes/pheaa, Pob 61047, Harrisburg, PA 17106-1047  
516601285 +Bank of America NA, Prober & Raphael, 20750 Ventura Blvd Ste 100,  
Woodland Hills, CA 91364-6207  
516819455 +Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,  
Anaheim, CA 92806-5948  
516586196 +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
516586199 +Carrington Mortgage Se, 1600 S Douglass Rd Ste 2, Anaheim, CA 92806-5951  
516770263 +Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Avenue, Suite 560,  
Fort Lee, NJ 07024-4913  
516611478 +Columbia Bank, P.O. Box 426, Fair Lawn, NJ 07410-0426  
516702919 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408  
516608805 +Harwood Lloyd, 130 Main Street, Hackensack, NJ 07601-7152  
516608806 IRS, US Dept of the Treasury, Philadelphia PA 19100  
516586204 M&T Credit Services, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn,  
Williamsville, NY 14221  
516586207 +-NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067)  
516586206 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
516747821 +Nationstar Mortgage LLC, PO BOX 619094, Dallas, TX 75261-9094  
516586213 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
516605090 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
PO Box 9430, Wilkes Barre, PA 18773-9430  
517368767 +Terri L. Germano, 424 Holly Drive, Atco, NJ 08004-2002  
517570339 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961  
516586218 +Young, Marr & Associates, LLC, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020-4366

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2018 00:10:04 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 19 2018 00:10:00 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516762477 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Dec 19 2018 00:13:04  
American InfoSource LP as agent for, Verizon, PO Box 248838,  
Oklahoma City, OK 73124-8838  
516810713 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 19 2018 00:13:27 Capital One, N.A.,  
PO Box 71083, Charlotte, NC 28272-1083  
516586201 E-mail/Text: mrdiscren@discover.com Dec 19 2018 00:09:05 Discover Financial, Po Box 15316,  
Wilmington, DE 19850  
516646073 +E-mail/Text: cio.bnccmail@irs.gov Dec 19 2018 00:09:24 Department of Treasury,  
Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
516586200 +E-mail/Text: mrdiscren@discover.com Dec 19 2018 00:09:05 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
516586205 E-mail/Text: camanagement@mtb.com Dec 19 2018 00:09:32 M&T Credit Services,  
1 Fountain Plz Fl 4, Buffalo, NY 14203  
516748411 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 19 2018 00:10:00 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516662033 E-mail/PDF: pa\_dc\_claims@navient.com Dec 19 2018 00:12:59 NAVIENT PC TRUST,  
C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
516586214 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 19 2018 00:12:27 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
516586208 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 19 2018 00:12:24 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
516586209 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 19 2018 00:13:33 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
516657511 +E-mail/PDF: gecscedi@recoverycorp.com Dec 19 2018 00:13:30 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516586194 Aes/national Collegiat  
516586198 Cap One Na  
cr\* +Columbia Bank, C/O Bruce D. Gordon LLC, 2050 Center Ave., Ste. 560,  
Fort Lee, NJ 07024-4913  
516586197\* +Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
516608807\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: IRS Centralized Insolvency Operation, PO Box 21126,  
Philadelphia PA 19114-1326)  
516662034\* NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 36

Date Rcvd: Dec 18, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516586215\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
516586216\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
516586217\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
516586210\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
516586211\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
516586212\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
516586203 ##+Ecmc, 1 Imation Pl, Oakdale, MN 55128-3422  
516586202 ##+Ecmc, 1 Imation Place, Bldg 2, Oakdale, MN 55128-3422

TOTALS: 2, \* 10, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on December 14, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Joseph Germano, III aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Bruce Gordon on behalf of Creditor Columbia Bank bgordon@bgordonlaw.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Justin Plean on behalf of Creditor Nationstar Mortgage LLC jplean@rasflaw.com,  
bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
Justin Plean on behalf of Loss Mitigation NationstarRobertson, Anschutz & Schneid, PL  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov  
Warren S. Jones, Jr. on behalf of Creditor BANK OF AMERICA, N.A. email@warrensjones.com,  
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 8